

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Document

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Order Filed on June 26, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
48351
Morton & Craig LLC
John R. Morton, Jr., Esq.
110 Marter Avenue
Suite 301
Moorestown, NJ 08057
856-866-0100
Attorneys for Wells Fargo Bank, N.A., d/b/a Wells
Fargo Auto

In Re:

CARMEN OYOLA
fka Carmen Santos

Case No.: 16-22315

Adv. No.:

Hearing Date: 5-14-19

Judge: Michael B. Kaplan

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: June 26, 2019

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

Carmen Oyola
16-22315(MBK)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances
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This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto (“Wells Fargo”), with the appearance of Thomas Orr, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto is the holder of a first purchase money security interest encumbering a 2015 Ford Escape bearing serial number 1FMCU9GXXFUC72898 (hereinafter the “vehicle”).
2. **Curing Arrears:** The remaining arrears of \$1135.84 shall be paid over 6 consecutive months beginning June 25th, by making their regular monthly payment of \$557.90 plus an additional \$189.31 for the months June through October (for a total monthly payment of \$747.21) and an additional \$189.29 for the month of November (for a total monthly payment of \$747.19). If the debtor fails to make any cure payment for a period of 30 days after it falls due, Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and her attorney.
3. After curing arrears, the debtors shall make all loan payments when due, being the 25th day of each month. If the debtor fails to make any payment for a period of 30 days after it falls due, Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and her attorney.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto shall be listed as loss payee. In the event of a lapse of insurance for any period of time without intervening coverage, Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto shall receive stay relief by filing a certification that insurance has lapsed with the court and serving it upon the debtor and her attorney.